

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

JEFFREY J. LIBECCO  
SHERRIE J. LIBECCO  
Debtor(s)

Case No. 16-22460JAD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/01/2016.
- 2) The plan was confirmed on 10/03/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/15/2017, 05/27/2020, 03/15/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/09/2023.
- 6) Number of months from filing or conversion to last payment: 79.
- 7) Number of months case was pending: 82.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$24,575.00.
- 10) Amount of unsecured claims discharged without full payment: \$46,611.38.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$202,927.94  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$202,927.94**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$10,313.41  
Court Costs \$310.00  
Trustee Expenses & Compensation \$8,954.09  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$19,577.50**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACE CASH EXPRESS	Unsecured	NA	410.00	410.00	6.51	0.00
ARMSTRONG	Unsecured	404.30	NA	NA	0.00	0.00
BERKHEIMER TAX ADMINISTRATOR	Priority	656.91	NA	NA	0.00	0.00
BUTLER COUNTY TAX CLAIM BUREAU	Secured	600.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	4,851.00	4,851.16	4,851.16	76.99	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	3,404.00	3,472.34	3,472.34	55.11	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	183.00	2,262.48	2,262.48	35.91	0.00
CAPITAL ONE NA**	Unsecured	2,028.00	2,028.47	2,028.47	32.19	0.00
COMENITY CAPITAL BANK	Unsecured	830.70	NA	NA	0.00	0.00
CONNOQUENESSING BOROUGH (WA	Priority	262.53	262.45	262.45	262.45	0.00
CREDIT PROTECTION ASSOC++	Unsecured	231.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	344.62	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	126.76	NA	NA	0.00	0.00
GETTINGTON (ISSUED BY WEBBANK	Unsecured	1,155.00	NA	NA	0.00	0.00
GINNYS	Unsecured	980.00	1,314.89	1,314.89	20.87	0.00
LVNV FUNDING LLC	Unsecured	NA	1,155.82	1,155.82	18.34	0.00
MIDLAND FUNDING LLC	Unsecured	1,226.10	1,405.04	1,405.04	22.30	0.00
MIDLAND FUNDING LLC	Unsecured	1,405.00	1,261.10	1,261.10	20.01	0.00
NORTHWEST BANK S/B/M NORTHWE	Unsecured	17,827.61	12,600.23	12,600.23	199.97	0.00
PA AMERICAN WATER(*) AKA AMERI	Unsecured	96.75	181.13	181.13	2.87	0.00
PENN POWER*	Unsecured	358.00	673.60	673.60	10.69	0.00
PENNYMAC LOAN SERVICES LLC	Priority	0.00	1,100.00	550.00	550.00	0.00
PENNYMAC LOAN SERVICES LLC	Secured	262,075.00	264,661.45	0.00	116,457.48	0.00
PENNYMAC LOAN SERVICES LLC	Secured	0.00	6,295.01	6,295.01	6,295.01	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	105.91	231.01	231.01	3.67	0.00
PORANIA LLC	Unsecured	NA	680.00	680.00	10.79	0.00
PORANIA LLC	Unsecured	NA	410.00	410.00	6.51	0.00
PRA RECEIVABLES MANAGEMENT L	Secured	25,443.00	25,475.00	20,423.50	20,423.50	3,620.60
PRA RECEIVABLES MANAGEMENT L	Unsecured	0.00	1,677.56	6,729.06	106.79	0.00
PREMIER BANKCARD LLC; JEFFERS	Unsecured	423.00	423.62	423.62	6.72	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	776.00	830.70	830.70	13.18	0.00

<b><u>Scheduled Creditors:</u></b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	590.00	693.32	693.32	11.00	0.00
QUANTUM3 GROUP LLC AGNT - SAD	Unsecured	1,050.00	1,072.56	1,072.56	17.02	0.00
SENECA VALLEY SD & CRANBERRY '	Priority	0.00	656.91	656.91	656.91	0.00
SEVENTH AVENUE	Unsecured	NA	996.35	996.35	15.81	0.00
TD BANK USA NA**	Unsecured	537.00	537.91	537.91	8.54	0.00
TOYOTA MOTOR CREDIT CORP (TMC	Secured	30,538.00	30,832.68	30,832.68	30,832.68	3,550.02

<b><u>Summary of Disbursements to Creditors:</u></b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$116,457.48	\$0.00
Mortgage Arrearage	\$6,295.01	\$6,295.01	\$0.00
Debt Secured by Vehicle	\$51,256.18	\$51,256.18	\$7,170.62
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$57,551.19</b>	<b>\$174,008.67</b>	<b>\$7,170.62</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,469.36	\$1,469.36	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$1,469.36</b>	<b>\$1,469.36</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$44,220.79</b>	<b>\$701.79</b>	<b>\$0.00</b>

<b><u>Disbursements:</u></b>		
Expenses of Administration	<u>\$19,577.50</u>	
Disbursements to Creditors	<u>\$183,350.44</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$202,927.94</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/21/2023

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.